

COMMEMORATING THE
RETIREMENT OF LOIS SCHMITT

HON. BOB SCHAFFER

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

Thursday, June 4, 1998

Mr. BOB SCHAFFER of Colorado. Mr. Speaker, I rise today to commemorate Beattie Elementary School Principal Lois Schmitt upon her retirement after 34 years of service to the community. As the school's principal of 24 years, Principal Schmitt has touched the lives of teachers and students at Beattie Elementary for nearly three decades. Having begun as a teacher when the school first opened, she rose to the position of principal after two years. Her devotion to children and her openness to new suggestions and ideas earned her the respect of her colleagues, parents, and students over the years.

Principal Schmitt committed her life's work to education. Her legacy is the success of this school and the children who have spent their first years of learning within its classroom walls. Although she retires this June, her contribution to our community flourishes through those whose lives she has touched. In the words of Historian Henry Brooks Adams, "A teacher affects eternity; he can never tell where his influence stops."

Thank you, Mr. Speaker for the opportunity to commemorate the work of Lois Schmitt upon her retirement.

THE ANTI-CRAMMING PROTECTION
ACT OF 1998

HON. BART GORDON

OF TENNESSEE

IN THE HOUSE OF REPRESENTATIVES

Thursday, June 4, 1998

Mr. GORDON. Mr. Speaker, I rise today to introduce important consumer protection legislation, H.R. 3990, the Gordon and Dingell Anti-Cramming Protection Act of 1998. This bill will prevent unauthorized charges from showing up on a consumer's telephone bill, or "cramming" as this practice has been dubbed.

Cramming is the fastest rising subject of fraud, according to the National Fraud Information Center. It has risen from the twelfth on the list of most frequent frauds to fourth. The FCC has received nearly 2000 complaints, and these are largely under-reported numbers.

In most instances of cramming, unauthorized charges are billed every month as a "Miscellaneous Charges and Credits" entry on the local phone bill. I am concerned that cramming will tarnish the integrity of the local phone bill as an option for billing competitive telecommunications services, and hope that it does not lead to selective billing. That way, customers will continue to have competitive choices when ordering telecommunications services.

Approximately 32 million of these "Miscellaneous" transactions are processed for residential customers—that is one out of every 6 Americans. Some of these charges are for long-distance calling plans like 5-cent Sundays that come with a \$3.00 monthly fee. Other charges are for enhanced telecommunications services, Internet Access, calling card fees, paging services or telecommunications equip-

ment like caller-ID boxes. The fraudulent or "crammed" charges seem to threaten the legitimate products and services that are billed in the same manner, except without consent.

In my home state of Tennessee, the Tennessee Regulatory Authority has recently handled over 100 cramming complaints—resulting in the removal of over \$11,000 in charges from consumers' phone bills.

One of my constituents, Mark Cole, of Smyrna, Tennessee, was crammed when an unauthorized charge for a calling card plan appeared as \$9.02 charge on his local phone bill every month. As it turns out, while shopping one day, his wife filled out a contest entry form. However, the fine print was illegible. By signing the contest entry form, she was unknowingly enrolled in a new calling card plan with a monthly fee. It took at least three months and help from the Tennessee Regulatory Authority before the charges were removed.

I have been an advocate for consumer protection and of maintaining the integrity of local telephone billing for several years. I first became involved when constituents began complaining about extraordinary high charges for calls to 1-900 numbers.

Cramming has emerged in a similar fashion as the fraud that once plagued the 900 Number Industry. As the author of the Telephone Disclosure and Dispute Resolution Act (TDDRA), the bill that regulates the 900 Numbers Industry, I know that, it serves as a basis for cleaning up the cramming problem. That is why my bill adds a new Title to TDDRA and will prohibit this deceptive practice.

Allow me to share a few highlights from my legislation. The Anti-Cramming Prevention Act: Ensures that the subscriber has knowingly consented to any purchase or charges that appear in the miscellaneous section of their phone bill.

Requires the service or product to be clearly listed and described on the phone bill.

Permits consumers to block blocking for miscellaneous charges, where cramming appears, at their request.

Requires the names and phone numbers of the Service Provider and any third party billing company to be printed on bill for the consumer's information.

Entitles consumers that have been crammed to an automatic refund or credit within 90 days of the billing date.

Orders the Federal Trade Commission to prescribe rules and procedures for the resolution of disputes of unauthorized charges reported after the first 90 days.

Cramming is a spreading problem nationwide, and must be stopped. Mr. Speaker, I encourage all of my colleagues that care about consumer protection to sign on as a co-sponsor to the Anti-Slamming Protection Act.

IN HONOR OF ST. JOHN CANTIUS
CHURCH

HON. DENNIS J. KUCINICH

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

Thursday, June 4, 1998

Mr. KUCINICH. Mr. Speaker, I rise to recognize the Centennial Anniversary of Saint John Cantius Church.

One hundred years ago, the "Heights" area of Cleveland was a quiet community near the

Cuyahoga River. Many of Cleveland's steelworkers and other laborers were Polish immigrants who, although financially poor, were rich in faith. Their religious fervor transcended their small numbers and His Excellency, the Most Reverend Bishop Ignatius Horstmann appointed Reverend Orłowski to serve the parish of St. John Cantius. Masses were originally held in a two-story barn, but the hard-working parishioners looked forward. The poor immigrants understood the importance of a good education. So, they created a pastoral residence, a school, and a Sisters' home in separate apartments behind the barn.

From those humble beginnings, the community built a magnificent Romanesque church, a grade school and high school, and a convent. Yet the parish never forgot their heritage. Still comprised of, in some instances, fourth generation Polish-Americans, St. John Cantius is as active and vital as ever.

Parishioners serve their church and those around them. They belong to service organizations including the Parish Councilmen, 111 Order of St. Francis, Knights of Columbus, St. Stanislaw Kostki Lodge, and the Booster Club. And like their forefathers, today's parishioners also look toward the future. To reflect the changing neighborhood, the Church has brought in two sisters with experience in Latin America and hold Mass in Spanish on Saturday. They recognize the effects of world communication and urbanization on their children; so, they attempt to combine the sophistication of today, with the goodness and humility of their past.

My fellow colleagues, please join me in applauding this committed congregation and the centennial anniversary of Saint John Cantius Church.

CONGRATULATING RIVER DELL
REGIONAL HIGH SCHOOL

HON. MARGE ROUKEMA

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

Thursday, June 4, 1998

Mrs. ROUKEMA. Mr. Speaker, I rise to congratulate River Dell Regional High School in Oradell, N.J., on receiving the U.S. Department of Education's prestigious Blue Ribbon Schools Award.

This award recognizes that River Dell Regional High School is one of the finest schools in our entire nation. This proves that public education works and that our young people in Bergen County are among the best and brightest. This honor is the result of hard work on the part of students, their parents, teachers and the Board of Education. Special congratulations go to Principal Lorraine Brooks. As a former teacher and school board member, I am proud of everyone associated with this accomplishment.

Of the thousands of middle schools and high schools across the United States, only 166 this year were found to be outstanding enough to receive this high honor. Recipients of the Blue Ribbon Schools Award have been judged particularly effective at meeting local, state and national goals. The award is presented to schools that have shown strong leadership, a clear vision and sense of mission, high quality teaching, challenging curriculum, a safe environment for learning, solid evidence of family involvement, evidence that the